



Dear Michigan Consumer:

Welcome to [www.michigan.gov/lowerratesnow](http://www.michigan.gov/lowerratesnow), the official website of the Michigan Automobile and Home Insurance Consumer Advocate! The Advocate is dedicated to exclusively representing the interests of Consumers in achieving "Affordability & Service" in car and home insurance products. In the area of auto insurance, Michigan has some of the highest rates in the nation, while industry profits are at record levels. This is unacceptable. Reform is needed, which starts with a well informed public. So the first thing is to learn about the system we have now. What do we like about it? What don't we like about it? What was it like in 1973 before it went into effect? What other states have No Fault (Michigan is one of only 12 states that have No Fault), and what have their experiences been like? Can we learn something from the "best practices" of other states? Are you getting prompt service when you submit a claim for auto or home repair? Were your rates raised when "the other guy" was at fault? If your rates were raised, did anybody from the company explain why, before the increase went into effect? Was your policy cancelled without notice or explanation? And the big question: are we better off today than we were 35 years ago when No Fault went into effect?

These are all tough questions. They require honest answers.

This is YOUR website, designed with you in mind. It was created to assist you in learning more about car and home insurance, to assist us in hearing about your particular experience with your insurance company (good or bad), and to lend your voice to the debate over insurance reform. We would be grateful for your input regarding these issues, and for any suggestions you may have for improving the site. You can email us at [LowerRatesNow@michigan.gov](mailto:LowerRatesNow@michigan.gov), or contact us by snail mail at: Cadillac Place, 3044 West Grand Boulevard, Suite 2-750, Detroit, MI 48202, or Ottawa Building, 611 W. Ottawa, 2<sup>nd</sup> Fl, Lansing, MI 48933.

Sincerely,

Melvin Butch Hollowell  
Michigan Insurance Consumer Advocate